

17931 Redfern
Detroit, MI 48219
March 26, 2014

FILED
2014 MAR 31 A 10:51
U.S. BANKRUPTCY COURT
E.D. MICHIGAN-DETROIT

Judge Steven W. Rhodes
c/o Clerk of the Court
U. S. Bankruptcy Court
Eastern District of Michigan
Southern District
211 W. Fort Street, Suite 1800
Detroit, MI 48226

Re: Case # 13-53846
City of Detroit

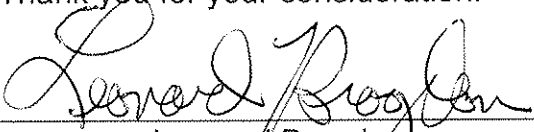
Dear Judge Rhodes,

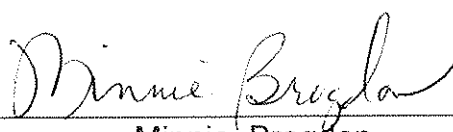
My wife and I are retirees of the City of Detroit Planning and Development and Human Services Departments, respectively. We each worked for the city for over thirty years. This letter is being sent to let you know the devastating effect that any reduction to our pensions would have.

In reading the media accounts of how retirees have been, and may be affected by cuts, we do not believe that the impact of the health insurance elimination have been sufficiently revealed. We are both sixty two years old. Under the insurance we have chosen via the Affordable Health Care exchange (Blue Care Network Select Silver), the combined monthly premium that we are responsible for has gone from \$375 per month to \$1,088, and this is for a silver level plan. Additionally, our co-pay for emergency room service has gone from \$100 to \$250 per visit plus a 30% co-insurance for most health care costs, which we didn't have previously. Also, we each will have to pay a \$1,650 deductible before we will receive financial benefits from our insurer. Over a one year period, the combined premium that we pay has increased by over \$8,500, which consequently results in an income reduction of over \$8,500. This is in addition to the approximately \$2,400 per year that we have had to pay in state income taxes since 2012.

We feel that we have already been excessively penalized by the city dropping health insurance coverage, when we have paid into it for the duration of our employment and retirement. Any reduction to our pensions would make it significantly more difficult for us to make our financial ends meet.

Thank you for your consideration.


Leonard Brogdon


Minnie Brogdon